STATE MS. -DESOTH CO. 4

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INDEXING INSTRUCTIONS: Lot 118, Section B, Koko Reef S/D, Section 30, T3S, R9W, DeSoto County, MS

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on May 25, 2001, Dawn E. Vosburgh and Husband, Gary L. Vosburgh, executed a Deed of Trust to Michael P. Lee, Trustee for the use and benefit of Centex Home Equity Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1334 at Page 683 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 1937 at Page 713, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Centex Home Equity Company, LLC f/k/a Centex Home Equity Corporation, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: July 13, 20, 27, August 3, 2004, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 12th day of July, 2004, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 4th day of August, 2004, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 118, Section B, Koko Reef Subdivision, in Section 30, Township 3 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Pages 26-34, in the office of the Chancery Court Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for Centex Home Equity Company, LLC, bidding the sum of One Hundred Four Thousand Nine Hundred Twenty and 08/100 Dollars (\$104,920.08) for all of the above-described property and said property was struck off to Centex Home Equity Company, LLC, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Four Thousand Nine Hundred Twenty and 08/100 Dollars (\$104,920.08), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Centex Home Equity Company, LLC, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 4th day of August, 2004.

LEM ADAMS, III

SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 4th day of August, 2004.

OTARY RUBLIC

My Commission Expires:

2-9-2008

Grantor:

P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee:

350 Highland Drive, Lewisville, TX 75067 (469) 549-2000

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

<u>Lisa Fuller</u> personally appeared before me the undersigned in and for said County and State and states on oath that she is the <u>CLERK</u> of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper <u>4</u> consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE	Volume No
WHEREAS, on May 25, 2001, Dawn E. Vosburgh and Husband, Gery L. Vosburgh, executed a	Volume No. <u>109</u> on the <u>20</u> day 6 4 1, 2004
Deed of Trust to Michael P. Lee, Trustee for the use and benefit of Centex Home Equity Corporation, which Deed of Trust	Volume No. 109 on the 27 day of Yealey , 2004
is on file and of record in the office of the Chancing Clark of DeSoto County, Militaleshabi, in	Volume No. <u>109</u> on the <u>3</u> day of <u>Que</u> ., 2004
Deed of Trust Book 1334 of Rege 683, thereof; and WHEREAS, the least holder of the	Volume Noon the day of, 2004
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lim Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery	_ Siss Weller
office of the aforesaid Chancery Clerk in Book 1937 at Page 713, thereof; and WHEREAS. default having been	
thereof; and. WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said beed of Trust, and	Sworn to and subscribed before me, this 3 day of Que, 2004
having been requested by the legal holder of the indebtedness secured and described by said	0 1 2/0
Deed of Trust so to do, notice is hereby given that I, Lern Adams, III. Subsititate Trusteeby virtue	BY Judy A. Chudas
of the sutherity conferred upon me in said Died of Trust, will offer for sails and will sail at	NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
public sale and outcry to the highest and best bidder for cash, during the legal hours (between; the hours of	MY COMMISSION EXPIRES: JANUARY 16, 2005
4 o'clock p.m.) at the East front door of the County Courthouse of	BONDED THAU DIXIE NOTARY SERVICE, INCORPORATED
DeSoto County, Mississippi, on the 4th day of August, 2004, the following described land and	274 111 494
following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto	A. Single first insertion of words @ .12 \$ words @ .10 \$ //_2. 20
County, State of Mississippi, to- wit: Lot 118, Section B, Koko Reef	C. Making proof of publication and deposing to same \$ 3.00
Lot 118, Section B, Koko Reef Subdivision, in Section 30, Township 3 South, Range 9 West, Desorto County, Mississippi, as per plat thereof recorded in Plat Book 7, Pages	TOTAL PUBLISHER'S FEE: \$160.08
28-34 in the office of the	
Chancery Court Clerk of DeSoto County, Maisteriori. Title to the above described property is believed to be good,	
but I will convey only such title as is vested in the as Substitute	
WITNESS my eignature, on this the	
PREPARED BY:	$C = 1 \cdot 1 \cdot 1 \cdot "0"$
Foreclosure Department POST OFFICE BOX 400	Exh;b; + "A"
RRANDON MISSISSIPPI 39043	re- Hernando MS 38632 • 662 429 6397 • Fax: 662 429 5229